

In my lifetime, money has always been a footnote in my outlook on the world. I do not normally see money as being of any significance in my life. I come from a family that does not have a lot of money, but our family philosophy is that money alone does not create happiness. I do not consider myself as much of a “spendthrift”, but I have made a series of purchases that, in retrospect, I regret. It cost me nearly one hundred dollars of my parents’ money, and that did not make my parents very happy, to say the least.

Last summer, I participated in a six-week long college scholarship program at Indiana University in Bloomington, Indiana. It was the first time I had ever been away from home for such a period of time. My parents gave me nearly \$170 to use whenever I needed to. Since my mother was a former student at IUB the previous fall, she still had her IU Credit Union card with about \$115 on it, and she gave it to me in case of emergency. She also “hid” about fifty more dollars and several handfuls of pocket change (they were mostly quarters) in various parts of my luggage, which was comprised of three bags. At first, I thought I did not need to use that much money, and that there would be plenty of money left over when I got home. I was wrong.

The first two weeks, I only paid small amounts of money on food, transit bus transportation, and on supplies for my classes. But when I started going out to stores and to the nearby mall on my free time, I saw many things that caught my attention; clothes, hats, and my favorite, music. My first regrettable purchase was a CD by the rock group Maroon 5 that cost twelve dollars. I bought the CD because I only had three CDs, all by another band, and I wanted to expand my collection and listen to other groups. I enjoyed it for the first week after I bought it, but then one week later, I dropped it on a table and broke the plastic cover off. I was disappointed because I had wasted twelve dollars on something that did not even last one week.

While I was there, I thought I could take home some reminders of Indiana, so I purchased two t-shirts with “INDIANA” written across the chest. Each of them cost eighteen dollars, and I took some money out of my mother’s bank card in order to pay for them. I also bought another

t-shirt that promoted IU's baseball team for twenty more dollars, which added up to fifty-six dollars for all three t-shirts. I thought that those were nice-looking shirts, and I saw them as souvenirs. Unfortunately, it did not occur to me that I was basically cleansing my mother's card. By the time I bought those three shirts, her card was down to about forty dollars. I had some money left over, so I did the best I could to stop myself from spending any more money. I knew that both of my parents would be angry with me if they saw the bank reports.

I could not stop. I also bought another shirt for my mother, a pair of sunglasses for myself, a red folder for my father, and a green three-ring binder that I would use for the next school year, which was to be my junior year in high school. The shirt cost about thirty dollars, and it said, "Indiana University MOM" on it. The sunglasses cost me nine dollars, and in an unfortunate twist of fate, I lost it on a bus three months later. The red notebook cost five dollars, and it was a simple red folder with Indiana University's seal on it. The green binder cost three dollars. By the time it was all said and done, I had spent over one hundred dollars in six weeks, not including the money I spent on food at sit-down restaurants like Red Lobster and Steak n' Shake. My mom's card only had \$13 left on it. Thirteen dollars, I knew, was very different from one hundred and fifteen dollars. I knew that I was in for it.

Surprisingly, they were not as angry with me as I thought they would be. In fact, they only saw the generosity in my purchases instead of the amount of money I spent, and I felt better. However, the fact remains that it was a horrible mistake for me to spend my mother's money the way I did. I learned a great deal of valuable lessons from this experience. One such lesson is that I should never spend money on anything unless you really need it. Only purchase what is really necessary first, and if you have money left over, you can buy the things that suit your fancy, such as clothes, music, or sunglasses. I know that the next time I feel the need to buy unnecessary things, I will think about my unfortunate experience in Indiana.